

Serial No.: 10/708,580
Docket No.: 60655.8000

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A multiple service card configured to:
access financial services provided by a provider of financial services via a financial account, wherein said financial account is associated with said multiple service card; ~~a consumer~~; and,

access transportation services provided by a service partner via a service partner account, wherein said service partner account is associated with said multiple service card; and,

provide ~~said~~ a consumer access to a transportation system provided by a said service partner upon payment of a fee, wherein said fee associated with said transportation system is transferred from said financial account to ~~an account associated with said service partner~~ account.

Claim 2 (cancelled).

3. (previously presented) The method of claim 1, wherein said transportation system includes at least one of a bus, subway and train.

4. (currently amended) A method for obtaining access to a transportation system by using a multiple service card to charge a fee related to said access to a financial account, said method including:

providing said multiple service card to a consumer, wherein said multiple service card is configured to provide funds from said financial account to a service provider account; ~~provides access to said transportation system and facilitates financial transactions;~~

maintaining, by said provider of credit services, said financial account corresponding to said multiple service card of said consumer;

receiving a request to charge an amount to obtain access to said transportation system from said service partner;

determining that said service partner is affiliated with said provider of credit services;

adjusting said financial account based upon said request and said amount; and,

crediting ~~an account of~~ said service partner account.

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5. (previously presented) The method of claim 4, wherein said step of adjusting said financial account based upon said request is adjusted in at least one of substantially real-time, batch mode, periodically, upon request, and based on an algorithm.

6. (currently amended) A method for obtaining service partner services by using a multiple service card to redeem loyalty points, said method including:

providing said multiple service card to a consumer, wherein said multiple service card is configured to provide funds from said financial account to a service provider account; provides access to said transportation system and facilitates financial transactions;

maintaining, via a provider of credit services, a database for storing loyalty points in a loyalty account corresponding to said consumer;

receiving a request to redeem an amount of said loyalty points to obtain a service of said service partner;

determining that said service partner is affiliated with said provider of credit services;

adjusting said loyalty account based upon said amount of said loyalty points redeemed;

and,

crediting an account of said service partner.

7. (previously presented) The method of claim 6, wherein said crediting said service partner includes at least one of crediting said account of said service partner with said loyalty points, and converting said loyalty points to a monetary value and crediting said monetary value to said account of said service partner.

8. (currently amended) A method for obtaining service partner services by redeeming loyalty points, wherein said loyalty points are associated with a geographic area, said method including:

issuing, via a provider of credit services, geographic area loyalty points when a consumer conducts purchases within a geographic area;

maintaining, via a provider of credit services, a database for storing said geographic area loyalty points in a loyalty account corresponding to a said consumer;

receiving a request to redeem an amount of said geographic area loyalty points to obtain a service of said service partner in said geographic area;

determining that said service partner is within a redemption area associated with said geographic area loyalty points;

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adjusting said loyalty account based upon said amount of said geographic area loyalty points; and,

crediting an account of said service partner.

9. (previously presented) The method of claim 8, wherein said crediting said account of said service partner includes at least one of crediting said account of said service partner with said loyalty points, and converting said loyalty points to a monetary value and crediting said monetary value to said account of said service partner.

10. (currently amended) A method for providing a multiple service card, said method comprising the steps of:

receiving an application for a multiple service card from a consumer, said application comprising credit card application information and service partner information;

communicating said credit card information to a provider of credit services to determine, by considering said credit card information, that said provider of credit services desires to extend credit to said consumer;

causing a multiple service card to be sent to said consumer, wherein said multiple service card includes a financial account which is configured to provide funds to a service provider account; is configured for providing primary party services and service partner services;

~~adjusting a debiting said~~ financial account associated with said multiple service card when said customer utilizes said service partner services; and,

crediting said service provider account associated with said multiple service card when said financial account is debited. ~~an account associated with said service partner.~~

11. (original) The method of claim 10, wherein said receiving an application includes receiving an application at, at least one of, a service partner establishment and a credit card establishment.

Claim 12 (cancelled).

13. (previously presented) The method of claim 10, wherein said step of adjusting said a financial account comprises adjusting in at least one of substantially real-time, batch mode, periodically, upon request, and based on an algorithm.

14. (previously presented) The method of claim 10, wherein said step of adjusting said financial account comprises adjusting loyalty points in said financial account.

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15. (previously presented) The method of claim 10, wherein said step of adjusting said financial account comprises adjusting geographic area loyalty points in said financial account.

Claim 16 (cancelled).

17. (previously presented) The method of claim 10, wherein said step of communicating said credit card information further comprises considering anti-terrorism information.

18. (previously presented) The method of claim 10 further comprising replacing a multiple service card, wherein said replacing comprises:

- a. requesting a card replacement administrator to create a replacement card;
 - b. in response to said request, said card replacement administrator communicating with a card service engine;
 - c. said card service engine communicating account information to a card generator;
 - d. said card generator communicating said account information to said service partner;
- and
- e. said service partner communicating said account information to said card replacement administrator.

19. (original) The method of claim 10 further comprising canceling a service partner services, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be canceled,
- b. producing a cancellation report, and
- c. producing a balancing report.

20. (original) The method of claim 10 further comprising canceling a primary party account, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be canceled,
- b. producing a cancellation report, and
- c. producing a balancing report.

21. (original) The method of claim 10 further comprising transferring an account to a second service partner, wherein said transferring comprises:

- a. transmitting a file comprising indicia of a service partner account,
- b. producing a transferring account report, and

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c. producing a balancing report.

22. (new) The method of claim 10 wherein, said financial account is configured to provide funds to said service provider account through at least one of real-time, batch mode, periodically, upon request and an algorithm.